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Hugh A. Abrams
Name of Applicant, Assignee or
Registered Representative

Hugh A. Abrams
Signature

Our File No. CCHA-1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Dewayne Baker, et al.

Serial No. 09/802,066

Filing Date: March 8, 2001

For ELECTRONIC EXCHANGE AND
SETTLEMENT SYSTEM FOR CASH
ADJUSTMENTS FOR FINANCIAL
INSTITUTIONS

Group Art Unit No. 2167

SUBMISSION OF FORMAL DRAWINGS

Commissioner for Patents
Washington, D.C. 20231
Attn.: Box Official Draftperson

Dear Sir:

Applicants submit herewith eight sheets of formal drawings, FIGS. 1-12, for the above-identified patent application. Applicants request that these formal drawings be entered in the subject patent application.

Please charge any fees related to this submission to Deposit Account No. 19-2165.

Respectfully submitted,

Dated: October 3, 2001

Hugh A. Abrams

Hugh A. Abrams
Reg. No. 31,937
Attorney for Applicants

Hugh A. Abrams, Esq.
Sidley Austin Brown & Wood
Bank One Plaza
10 S. Dearborn St.
Chicago, Illinois 60603
(312) 853-7017

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